

SERFF Tracking Number:	CMIC-125323519	State:	Arkansas
Filing Company:	Cameron Mutual Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	15725/07/0027		
TOI:	03.0 Personal Farmowners	Sub-TOI:	03.0000 Personal Farmowners
Product Name:	Farmowners		
Project Name/Number:	Rule Revision/15725/07/0027		

Filing at a Glance

Company: Cameron Mutual Insurance Company

Product Name: Farmowners

TOI: 03.0 Personal Farmowners

Sub-TOI: 03.0000 Personal Farmowners

Filing Type: Rule

SERFF Tr Num: CMIC-125323519

SERFF Status: Closed

Co Tr Num: 15725/07/0027

Co Status:

Authors: Rob Winder, Elizabeth
Branum

Date Submitted: 11/05/2007

State: Arkansas

State Tr Num: EFT \$25

State Status: FEES VERIFIED

Reviewer(s): Becky Harrington,
Betty Montesi, Brittany Yielding

Disposition Date: 11/07/2007

Disposition Status: Filed

Effective Date Requested (New): 12/01/2007

Effective Date Requested (Renewal):

Effective Date (New): 12/01/2007

Effective Date (Renewal):

General Information

Project Name: Rule Revision

Project Number: 15725/07/0027

Reference Organization:

Reference Title:

Filing Status Changed: 11/07/2007

State Status Changed: 11/07/2007

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Cameron Mutual Insurance Company desires to file changes to its Farmowners Program for an effective date of December 1, 2007. Highlights of these changes are as follows:

- Removed earthquake rates and all references to earthquake coverage from the manual pages, since Cameron Mutual Insurance Company is exiting the earthquake insurance marketplace effective November 1, 2007.
- Added swimming pool fence eligibility requirements.
- Allowed coverage for incidental business liability activities including leasing/renting land for hunting, via endorsement.
- Removed the \$5,000 option for Coverage A Dwelling.
- Modified rates for Class Codes 5123, "Incidental Business Liability Activities" and 5124, "Leasing/Renting Land to

<i>SERFF Tracking Number:</i>	<i>CMIC-125323519</i>	<i>State:</i>	<i>Arkansas</i>
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Others for Hunting."

- Increased "Sump Overflow and Water Backup from Sewers or Drains" coverage to \$10,000.
- Redefined the following miscellaneous rates: Extra Expense Coverage, Private power and light poles and wiring, and Debris Removal increased limits.
- Removed class codes 5125 and 5118 and the associated rates.
- Eliminated the \$1,000-\$4,000 Med Pay options for class codes 1350, 1351, and 1415.

A detailed "Summary of Revisions" as well as the entire package of revised rate and rule pages are attached to the Rate/Rule Schedule.

Company and Contact

Filing Contact Information

Elizabeth Branum, Actuarial Analyst	ebranum@cameron-insurance.com
214 McElwain Drive	(800) 326-6511 [Phone]
Cameron, MO 64429-1321	(816) 632-1022[FAX]

Filing Company Information

Cameron Mutual Insurance Company	CoCode: 15725	State of Domicile: Missouri
214 McElwain Drive	Group Code: 532	Company Type: Property & Casualty
Cameron, MO 64429-1321	Group Name:	State ID Number:
(800) 326-6511 ext. [Phone]	FEIN Number: 44-0447850	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25 for a rule filing.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron Mutual Insurance Company	\$25.00	11/05/2007	16483042

<i>SERFF Tracking Number:</i>	<i>CMIC-125323519</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/07/2007	11/07/2007

<i>SERFF Tracking Number:</i>	<i>CMIC-125323519</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 11/07/2007

Effective Date (New): 12/01/2007

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Product Name:	Farmowners		
Project Name/Number:	Rule Revision/15725/07/0027		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Rate	Revision Summary	Filed	Yes
Rate	Underwriting Rule	Filed	No
Rate	Index	Filed	Yes
Rate	General Rule	Filed	Yes
Rate	Arkansas Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes
Rate	Rate Page	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Project Name/Number:	Rule Revision/15725/07/0027		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revision Summary	n/a	New	AR FO RevSumm.pdf
Filed	Index	FO-GR-Index-1 thru FO-GR-Index-5	Replacement	FO-GR-Index-1 thru 5.pdf
Filed	General Rule	FO-GR-2,4,7, 13-18, 20,22,23	Replacement	FO-GR-2,4,7, 13-18,20,22,23.pdf
Filed	Arkansas Page	FO-AR-EX-1	Replacement	FO-AR-EX-1.pdf
Filed	Rate Page	FO-AR-1.1 thru FO-AR-1.3	Replacement	FO-AR-1.1 thru FO-AR-1.3.pdf
Filed	Rate Page	FO-AR-5, FO-AR-6, FO-AR-8 thru FO-AR-10	Replacement	FO-AR-5,6,8,9,10.pdf
Filed	Rate Page	FO-AR-11 thru FO-AR-12	Withdrawn	

FARMOWNERS PROGRAM
Arkansas
Summary of Revisions
Effective December 1, 2007

<u>Page No.</u>	<u>Rule No.</u>	
FO-UR-1	2.a. 2.d. 2.g. 3.a. 3.b.	Removed requirement concerning total fire losses Changed years since incurring bankruptcy from seven to five years Removed verbiage regarding underwriting discretion Added "dog of mixed breed....." Removed reference to Broad and Special forms Removed rule regarding Special Occupancies Re-lettered remaining rules
FO-UR-2	3.m. 4. 6. 7.	Added swimming pool fence eligibility requirements (previously Rule 3.n.) Added reference to Actual Cash Value and removed reference to Broad and Special forms Renumbered as Rule 6, was previously second section of Rule 5 Renumbered Rules 6. thru 10. Increased dwelling limits in excess of \$250,000 to in excess of \$400,000 (previously Rule 6.)
FO-UR-3	N/A 13. 14. 15.	Removed rule regarding "periodic inspections" (previously Rule 11.) Revised requirements for farm employees Reformatted definition Removed edition dates from form numbers Removed rule regarding farm equipment restrictions and Reserved For Future Use
FO-UR-4	16. 16.b. 16.u. 17.a.	Removed item u. land levelers from NOTE Removed original 16.b. regarding any single item valued in excess of \$10,000 Re-lettered all remaining rules Removed rule regarding land levelers Fence Guidelines - Removed Missouri statute verbiage and simplified to state that "fence must meet minimum legal requirements....."
FO-UR-5	17.b. 18. 20	Replaced Cameron Mutual Fence Guidelines with simplified verbiage and example Added "required to be" to the licensing rule Replaced "red reflective triangles" with "and slow moving vehicle signs"
FO-UR-6	22.d.	No change to verbiage – reformatted only
FO-UR-7	23.b.	Added "wood heat requirements" behind the heading of "Outdoor"
FO-UR-8	26.g. 30.	Removed rule regarding mobile homes not qualifying for masonry rating Reformatted only
FO-UR-10	33.	Added rule regarding agent's binding authority
FO-GR-Index-1		Removed reference to "Restrictions of Coverage or Increased Rate" Removed reference to "Change Endorsement"
FO-GR-Index-2		Removed reference to "Business and Incidental Farming Activities" Removed reference to "Change Endorsement"
FO-GR-Index-3		Removed reference to Earthquake – Coverage and Rating" Added reference to "All-Terrain Vehicle Coverage" Added reference to "Chemical (Agricultural) Limited Liability" Removed reference to "Home Day Care Coverage" Added reference to "Livestock and Poultry Liability Exclusion"

FO-GR-Index-4		Added reference to “Hunting” Added reference to “Incidental Business Liability Activities”
FO-GR-Index-5		Removed reference to “Restrictions of Coverage or Increased Rate”
FO-GR-2	13.	Removed rule regarding Restrictions of Coverage or Increased Rate and Reserved For Future Use
	14.B.	Removed rule regarding Farming and Ranching means Re-lettered remaining rule
FO-GR-4	26.	Removed rule regarding Change Endorsement and Reserved for Future Use
	28.	Removed references to Earthquake coverage
FO-GR-7	35.B.1.h.	Added restriction regarding Type 1 building with wood burning device
	35.B.2.f.	Added restriction regarding Type 2 building with wood burning device
FO-GR-13	36.D.12.	Redefined method for computing “Private power and light poles”
	36.D.13.	Removed rule regarding Earthquake Coverage and Reserved for Future Use
FO-GR-14	36.D.14.c.(3)	Increased Deductible from \$250 to \$500
FO-GR-15	36.D.19.c.	Redefined method for computing “Debris Removal Increased Limit of Insurance”
FO-GR-16	36.D.24.a.	Increased “Sump Overflow and Water Backup from Sewers or Drains” coverage limit to \$10,000
FO-GR-17	37.B.2.	Removed rule concerning incidental occupancies Renumbered remaining rule
	37.D.2.a.(1)(b)	Removed Exception regarding medical payments for covered employees
FO-GR-18	37.G.	Added Incidental Business Liability Activities rule
	37.H.3.	Removed rule regarding Business and Incidental Farming Activities Removed reference to without permitted incidental occupancy Removed lettering (previously rule 37.H.3.a.).
	37.H.3.b.	Removed rule pertaining to multi-family dwelling with permitted incidental occupancy
	37.I.1.	Corrected endorsement name
FO-GR-20	37.J.4.d.	Removed reference to without permitted incidental occupancy Removed lettering (previously rule 37.J.4.d.(1))
	37.J.4.d.(2)	Removed rule pertaining to multi-family dwelling with permitted incidental occupancy
	37.K.1.c.	Removed reference to selected limits of insurance
FO-GR-22	37.O.1.c.	Added rule Re-lettered remaining rules
	37.P.4.	Added verbiage regarding three-wheeled ATV’s
FO-GR-23	37.S.	Added Leasing/Renting Land to Others for Hunting rule
FO-AR-EX-1		Corrected Endorsement: IL 02 31 to include “and Nonrenewal” Added Endorsements: IL 21 81
	24.	Removed Rule 24. RESERVED FOR FUTURE USE
FO-AR-1.1 Through FO-AR-1.3		Removed \$5,000 option for Coverage A Dwelling Amount

FO-AR-5	11.	Redefined method for computing “Extra Expense coverage” rate
	14.	Removed Earthquake Coverage Rates (Renumbered remaining coverage rules and moved rules 14. thru 20. from page FO-AR-6 to this page)
	14.	Redefined method for computing “Private power, light poles and wiring” rate (previously rule 15.)
	18.	Redefined method for .computing “Debris Removal Increased Limit of Insurance” rates (previously rule 19.)
FO-AR-6	21.	Increased “Sump Overflow and Water Backup from Sewers or Drains” coverage limit to \$10,000 (previously rule 22.) (removed rules 14. thru 20. from this page - see FO-AR-5)
FO-AR-8	N/A	Removed class codes 5125 and 5118 and the associated rates Reformatted page to include Med Pay rates Eliminated \$1,000 thru \$4,000 Med Pay option for class codes 1350, 1351 and 1415
FO-AR-9	N/A	Redefined class codes 5123 and 5124 and assigned new rates Reformatted page to include Med Pay rates
FO-AR-10	N/A	Added “THIS PAGE IS INTENTIONALLY LEFT BLANK.” - Filing Descriptions and Med Pay rates previously on this page have been incorporated into page FO-AR-8
FO-AR-11	N/A	Page deleted - Filing Descriptions and Med Pay rates previously on this page have been incorporated into page FO-AR-9
FO-AR-12		Page deleted - no longer needed

FARMOWNERS MANUAL

TABLE OF CONTENTS

<u>Section I General Rules</u>	<u>FO-GR Page</u>	<u>Rule No.</u>
Application of This Manual.....	1	1.
Effective Date.....	1	3.
Policy Term	1	4.
Premium Computation.....	1	5.
Factors or Multipliers	1	6.
Rounding Procedure	1	7.
Policy Writing Minimum	1	8.
Additional Premium Changes.....	1	9.
Return Premium Changes.....	1	10.
Policy Cancellation.....	2	11.
Definitions	2	14.
Changes in Rates, Rules and Forms	3	17.
Transfer of Insurance and Removal of Property.....	3	18.
Eligibility.....	3	19.
Farmowners Coverage.....	3	20.
Basic Forms	3	21.
Rating Bases	3	22.
Deductibles	4	24.
Contributing Insurance	4	25.
Loss Payable Provisions	4	27.
Individual Risk Premium Modification Plan.....	4	28.
Public Protection Classification.....	4	29.
Territory Definitions.....	5	30.
Type Classification of Farm Buildings.....	5	35.
Farm Property Coverage.....	7	36.
Farm Liability Coverage.....	17	37.

FARMOWNERS MANUAL

INDEX

	<u>FO-GR Page</u>	<u>Rule No.</u>
Actual Cash Value – Dwelling and Appurtenant Private Structures	16	36.D.22.
Additional Farm Premises – Farm Liability	19	37.J.1.,2.
Additional Insureds – Farm Property	10	36.B.9.
Additional Insureds – Farm Liability	18	37.I.
Additional Premises – Farm Liability	19	37.J.
Additional Living Expense	8	36.B.4.
Additional Premium Changes.....	1	9.
Additional Residence Premises – Farm Liability	19	37.J.3.,4.
All-Terrain Vehicle Coverage	22	37.P.
Application of This Manual.....	1	1.
Barns, Stables, Outbuildings – Type Classification	6	35.B.
Base Premium – Farm Liability.....	18	37.F.
Basic Causes of Loss	8	36.B.8.a.
Basic Forms	3	21.
Basic Limits – Farm Liability.....	17	37.D.2.
Borrowed Farm Equipment	15	36.D.15.
Broad Causes of Loss	9	36.B.8.b.
Building Additions and Alterations	12	36.D.1.
Builder's Risk Theft.....	16	36.D.23.
Building Materials and Supplies.....	9	36.B.6.
Business Property – Increased Special Limit	13	36.D.10.
Business Pursuits – Insured's Liability While Employed by Others.....	21	37.N.
Causes of Loss	9	36.B.8.
Changes in Rates, Rules and Forms	3	17.
Chemical Drift Liability – Farm Liability	17	37.A.2.c.
Chemical (Agricultural) Limited Liability – Farm Liability	22	37.Q.
Coinurance (Unscheduled Farm Personal Property).....	8	36.B.5.b
Common Policy Conditions	3	21.
Companion Policy Discount.....	16	36.D.25.
Contributing Insurance	4	25.
Corporal Punishment of Pupils – Liability for	21	37.N.6
Cost of Restoring Farm Operation Records – Increased Limit.....	16	36.D.20.
Counterfeit Currency Coverage.....	12	36.D.2.
Credit Card Coverage	12	36.D.2.
Custom Farming – Farm Liability	22	37.O.1.
Debris Removal.....	15	36.D.19.
Deductibles– Credit Factors	12	36.C.4.f.
Deductibles – General Rule.....	4	24.
Definitions	2	14.
Dwellings – Actual Cash Value Loss Valuation	16	36.D.22.
– Coverage A.....	7	36.B.1.
– Multi-Family (Farm Liability).....	18	37.H.
– Special Loss Settlement.....	10	36.C.3.
– Type Classification of.....	6	35.A.

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FARMOWNERS MANUAL

INDEX

	<u>FO-GR Page</u>	<u>Rule No.</u>
Earthquake – Loss to Livestock	9	36.B.8.a.(13)
Effective Date.....	1	3.
Eligibility – Farm Coverage	3	20.A.
– Farm Liability	17	37.C.
– General Rule	3	19.
Employees – Farm Employees (Farm Liability).....	20	37.K.2.
– Residence Employees (Farm Liability)	20	37.K.1
Employers Liability – Farm Liability	20	37.K.
Extra Expense – Farm Property	13	36.D.11.
Factors or Multipliers	1	6.
Fair Rental Value.....	7	36.B.4.
Farmowners Coverage.....	3	20.
Farm Employees.....	20	37.K.2.
Farm Liability Coverage – Additional Insureds.....	18	37.I.
– Additional Premises.....	18	37.J.
– All-Terrain Vehicle Coverage	22	37.P.
– Base Premium.....	18	37.F.
– Basic Limits.....	17	37.D.2.
– Business and Incidental Farming Activities	18	37.G.
– Chemical (Agricultural) Limited Liability.....	22	37.Q.
– Corporal Punishment of Pupils	21	37.N.6.
– Custom Farming	22	37.O.1.
– Description of Coverage.....	17	37.A.
– Eligibility	17	37.C.
– Employers Liability	20	37.K.
– Farm Stands	22	37.O.2.
– Increased Limits	17	37.D.3.
– Insured's Liability While Employed by Others in Nonfarm Jobs	21	37.N.
– Limited Farm Pollution Liability Coverage Form	17	37.A.2.
– Livestock and Poultry Liability Exclusion	23	37.R.
– Mandatory Coverages.....	17	37.B.
– Manual Rates	17	37.D.
– Multi-Family Dwelling.....	18	37.E.
– Premium Computation.....	17	37.E.
– Snowmobiles	20	37.L.
– Watercraft	20	37.M.
Farm Liability Coverage Form (FL 00 20).....	17	37.A.
Farm Personal Property	8	36.B.5.
Farm Property Coverage.....	7	36.
Farm Stands.....	22	37.O.2.
Firearms – Increased Special Limits.....	12	36.D.7.d.
Foreign Objects in Machinery	15	36.D.17.
Forgery Coverage	12	36.D.2.
Funds Transfer Card Coverage.....	12	36.D.2.
Furs – Increased Special Limits.....	12	36.D.7.a.

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FARMOWNERS MANUAL

INDEX

	<u>FO-GR Page</u>	<u>Rule No.</u>
Garages, Private.....	8	36.B.2.
Grain Storage Structures – Type Classification.....	7	35.B.1.
Grain Under Government Seal	16	36.D.21.
Household Personal Property	8	36.B.3.
Household Personal Property – Increased or Reduced Limits.....	12	36.D.6.
Hunting.....	23	37.S.
Incidental Business Liability Activities.....	18	37.G.
Increased Limits – Farm Liability	18	37.D.3.
Increased Limits – Household Personal Property.....	12	36.D.7.
Increased Special Limit – Business Property	13	36.D.10.
Individual Risk Premium Modification Plan (IRPM).....	4	28.
Ineligibility – Farmowners Coverage.....	3	20.B.
– Special Causes of Loss	10	36.B.8.c.(2)
Insured's Liability While Employed By Others in Nonfarm Jobs	21	37.N.
Jewelry – Increased Special Limits	12	36.D.7.a.
Laying, Brooder and Broiler Houses – Type Classification.....	7	35.D.
Limits of Insurance on Property Coverage.....	7	36.B.
Livestock and Poultry Liability Exclusion	23	37.R.
Loss of Use – General Rule.....	8	36.B.4.
– Increased Limits	12	36.D.4.
Loss Payable Provisions	4	27.
Machinery – Foreign Objects in	15	36.D.17.
Mandatory Coverages – Farm Liability.....	17	37.B.
Manual Rates – Farm Liability.....	17	37.D.
Modular Homes – Type Classification.....	6	35.A.
Money – Increased Special Limits	12	36.D.7.b.
Multi-Family Dwelling – Farm Liability.....	18	37.H.
New Home Discount	11	36.C.4.d.
Nuclear Exclusion Endorsement (Broad Form).....	17	37.A.2.b.
Other Farm Structures	8	36.B.6.
Other Private Structures Appurtenant to Dwellings	8	36.B.2.
Other Private Structures (Not Used in Farming Operations).....	12	36.D.5.
Outbuildings – Type Classification	6	35.B.
Peak Season – Farm Personal Property	15	36.D.16.
Poles, Private Power and Light – General Rule.....	9	36.B.6.b.
– Rating	13	36.D.12.
Policy Cancellations	2	11.
Policy Changes Endorsement.....	4	26.
Policy Term	1	4.
Policy Writing Minimum Premium	1	8.
Portable Buildings and Structures – Type Classifications.....	8	35.B.3.
Prefabricated Homes – Type Classification	6	35.A.
Premium Computation – Farm Liability.....	17	37.E.
Premium Computation – Farm Property Coverage	10-12	36.C.1.-4.
– General Rule	1	5.
Public Protection Classification.....	4	29.

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FARMOWNERS MANUAL

INDEX

	<u>FO-GR Page</u>	<u>Rule No.</u>
Rating Bases	3	22.
Reduced Limits – Household Personal Property	12	36.D.6.
Rental to Others – Theft Coverage	13	36.D.9.
Residence Employees	20	37.K.1.
Return Premium Changes	1	10.
Rounding Procedures	1	7.
 Scheduled (Non-Farm) Personal Property	 13	 36.D.8.
Securities – Increased Special Limits	12	36.D.7.b.
Silos – Type Classification	6	35.C.
Silverware – Increased Special Limits	12	36.D.7.c.
Smoke Detection Devices	11	36.C.4.c.
Snowmobiles	20	37.L.
Special Causes of Loss	10	36.B.8.c.
Special Loss Settlement	10	36.C.3.
Spoilage Coverage – Perishable Farm Personal Property	13	36.D.14.
Structures Appurtenant to Dwellings	7	36.B.2.
Structures Appurtenant to Dwellings – Specific Coverage	12	36.D.5.
Sump Overflow and Water Backup From Sewers or Drains – Coverages A, B, C and D	16	36.D.24.
Supplemental Wood Heating Stoves	11	36.C.4.e.
 Territory Definitions	 5	 30.
Theft From Portions of Residence Premises Rented to Others	13	36.D.9.
Transfer of Insurance and Removal of Property	3	18.
Type Classification of Farm Buildings	5	35.
 Unscheduled Household Personal Property – Replacement Cost	 11	 36.C.4.a.
 Watches – Increased Special Limits	 12	 36.D.7.a.
Watercraft	20	37.M.

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

11. POLICY CANCELLATION

Compute return premium pro rata and round to the nearest whole dollar.

12. RESERVED FOR FUTURE USE

13. RESERVED FOR FUTURE USE

14. DEFINITIONS

A. Construction:

1. Frame - exterior walls of wood or other combustible materials, including walls with metal, metal lath and plaster or stucco; or any building with combustible insulation, including plastic sheathing. Use construction code 1.
2. Masonry - including masonry veneer - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground). Use construction code 2.
3. Non-combustible - exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum or other non-combustible materials. Use construction code 3.
4. Fire Resistive - exterior walls, floors and roof constructed of masonry or other fire resistive materials. Use construction code 6.
5. Mixed (masonry/frame) - a combination of both frame and masonry construction shall be classified as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise classify as masonry.

B. Farm Property means:

1. Dwellings, garages, barns, granaries, other outbuildings and structures, including permanently attached fixtures and equipment.
 - a. Dwelling means a building used principally for residential purposes and includes mobile homes and modular and prefabricated homes.
 - b. Barn or stable means any building used for housing livestock or storing hay, straw or fodder.
 - c. Outbuilding means a building not otherwise defined used in agricultural operations. Examples are implement sheds, grain storage structures, offices and milk houses.
 - d. Silo means a structure used for storage of silage of all types.
2. Household goods.
3. Equipment, supplies and products of farming or ranching operations, including but not limited to feed, seed, fertilizer, livestock, other animals, grain, produce and agricultural machinery.
 - a. Livestock means cattle, sheep, swine, goats, horses, mules and donkeys.
 - b. Mobile agricultural equipment means all types of farm implements, machinery and equipment excluding items held for sale, repair, consignment or being manufactured.
 - c. Grain means threshed seeds, threshed beans, silage, ground feed, manufactured and blended livestock feed.
 - d. Hay, straw and fodder means grass or other plants cut and dried for use as animal food or bedding.

15. RESERVED FOR FUTURE USE

16. RESERVED FOR FUTURE USE

17. CHANGES IN RATES, RULES AND FORMS

- A.** A general revision is a revision in rules or forms; or a rate revision applying to one or more classes, including rate schedule changes and changes due to reclassification of a community or district.

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

23. RESERVED FOR FUTURE USE

24. DEDUCTIBLES

The standard property damage deductible is \$1,000. Optional deductible amounts are available under rule **36.C.**, page FO-GR-10, and may apply to each coverage or item separately.

25. CONTRIBUTING INSURANCE

A. Farm coverage under the Farm Property Coverage form **FP 00 10** may be divided between two or more companies on a percentage basis, subject to the rates and rules of this manual. When Farmowners coverage is written, attach the Contributing Insurance Endorsement to all policies and refer by number and company name to the policy that provides liability coverage.

When Farmowners coverage is written, use the same deductible on all policies.

B. Use Endorsement **FP 04 16** Contributing Insurance on all affected policies.

26. RESERVED FOR FUTURE USE

27. LOSS PAYABLE PROVISIONS

A. For situations where a third party has an interest in covered property, the policy may be endorsed to make that party a loss payee.

Use Endorsement form **FP 12 11** Loss Payable Provisions.

B. Description of Coverage. For each loss payee, indicate the appropriate provision in the Schedule of **FP 12 11**. The following provisions are available:

1. Loss Payable, when it is intended to make the loss payable jointly to the insured and a named loss payee as their interests may appear.
2. Lender's Loss Payable, to protect the interest of a named lender. This provision is applicable when a mortgage holder's clause is not applicable or where the interest has been established by warehouse receipts or other suitable documentary evidence. Under this provision only, the rights of the lender are independent of any breach of condition by the insured.
3. Contract of Sale, to be used when duplicate interests exist in property undergoing transfer by sale.

C. There is no charge for Endorsement form **FP 12 11**.

28. INDIVIDUAL RISK PREMIUM MODIFICATION PLAN

The Individual Risk Premium Modification (IRPM) Plan provides for an adjustment of the policy premium with credits or debits based on certain risk characteristics and the size of the policy premium. This plan shall be applied after the application of all other rating procedures. Credits and debits are subject to inspection and/or losses. The credits or debits shall not apply to premiums for Builder's Risk exposures.

Refer to the Home Office for consideration of applicable risk characteristics, the available credit or debit range, and the maximum adjustment by size of policy premium.

29. PUBLIC PROTECTION CLASSIFICATION

ISO establishes general classification applying to all areas within limits of municipalities and recognized boundaries of protected area fire districts, protected unincorporated communities and rural areas.

To rate each risk, determine the protection class from the ISO Public Protection (PPC) pages.

Primary Response

1. Where classified areas are published with a single classification number, properties within five road miles of the **primary responding** fire station should receive that classification number.
2. Where classified areas are published with a split classification number (e.g. 6/9), properties within five road miles of the **primary responding** fire station should receive the first listed classification number (e.g. 6/9 use Class 6).

FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

- c. Foundation under all exterior walls (or the two longest walls in granaries or corncribs) must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level, may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- d. Floor throughout must be incombustible.
- e. Fully enclosed with no open sheds attached.
- f. Contain no hay or straw.

Note: Grain storage structures may be considered as complying with requirements **a.** through **f.** above when such structures are of all metal construction (tanks, bins and quonsets) securely bolted on continuous mortared masonry or concrete foundation and are used exclusively for bulk storage of grain. Such structures written for not less than \$1,000 qualify as Type 1 (minimum premium is not applicable). If written for less than \$1,000, classify as Type 3.

- g. Coverage B property (except that subject to the Coverage A Extension and private greenhouses) is categorized as Type 1.
 - h. A Type 1 building with a wood burning device is not eligible for coverage. This building type may be eligible as a Type 2 (Class 262).
2. Type 2 - Minimum Limit of Insurance \$5,000.
- a. Have better than average characteristics and maintenance.
 - b. Foundation under all exterior walls (or the two longest walls in granaries or corncribs) must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level, may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
 - c. Building must be fully enclosed. If open sheds are attached, the appropriate premium shall apply.
 - d. Hay or straw storage is permitted.
 - e. All metal or steel grain bins with dryers not meeting the Type 1 requirements.
 - f. A Type 2 building with a wood burning device is not eligible for coverage. This building type may be eligible as a Type 3 (Class 263).
3. Type 3 - All buildings not eligible for Type 1 or Type 2 classification, also buildings occupied or constructed for crop drying, grain grinding, seed grain cleaning and drying, alfalfa or hay chopping; private greenhouses and portable buildings and structures.

Note: Private greenhouses are those which are appurtenant to a dwelling and are therefore Coverage B property. Refer to rule **36.D.5.**, page FO-GR-12 and state rate pages for rate determination.

C. Silos

- 1. Type 1-Minimum Limit of Insurance \$25,000.
All steel reinforced concrete construction with integral roof, foundation and walls with unloading from the bottom.
- 2. Type 2-Minimum Limit of Insurance \$10,000.
Masonry, including tile, hollow concrete block, solid concrete stave, brick or steel or reinforced concrete not qualifying for Type 1.
- 3. Type 3-All silos not eligible for Type 1 or Type 2 classification.

D. Laying, Brooder and Broiler Houses

- 1. Type 1 - Minimum Amount \$15,000.
All metal construction meeting Type 1 Barn requirements.
- 2. Type 2 - Minimum Amount \$5,000.
Type 1 Barn requirements apply except the building may have openings for ventilation with provisions for closing with drop curtains.
- 3. Type 3 - Minimum Amount \$500.
All buildings not eligible for Type 1 or Type 2 classification. Rate as a Type 3 Barn.

36. FARM PROPERTY COVERAGE

- A.** Farm Property Coverage Form FP 00 10 provides first-party property damage insurance to dwelling and farm buildings, household and farm personal property.

B. Coverages - FP 00 10

- 1. COVERAGE A - DWELLINGS
 - a. Coverage A covers each residential building (including attached structures) for which a Limit of Insurance is

FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

8. Scheduled personal property:
 - a. Coverage may be provided against risks of direct physical loss with certain exceptions on scheduled personal property subject to the rules, rates, codes and minimum premiums in the Inland Marine Manual.
 - b. Forms. Use Endorsement **FP 04 61** Scheduled Personal Property.
9. Rental to others – theft coverage:
 - a. When the policy is extended to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder, an additional charge is to be made. This coverage is not available when the special causes of loss is designated. Refer to state rate pages for premiums.
 - b. Form. Use Endorsement **FP 04 80** Rental to Others - Theft Coverage.
10. Business property:
 - a. The Special Limit of Insurance of \$2,500 for business property on the residence premises may be increased to \$10,000. Refer to state rate pages.
 - b. The Special Limit of Insurance of \$250 for business property off the residence premises is automatically increased at no additional charge to an amount that is 10% of the total on-premises limit of insurance.
 - c. Form. Use Endorsement **FP 04 09** Increased Special Limits on Business Property.
11. Extra expense:

Coverage may be provided for expense incurred in order to continue as nearly as practicable normal farm operations following damage to real or personal property by a covered cause of loss. Enter the Limit of Insurance for Extra Expense in the Declarations. Refer to state rate pages.
12. Private power and light poles:

The Special Limit of Insurance of \$250 may be increased. To rate use Coverage G – Other Farm Structures, Class 263, in the state rate pages. Enter the new Limit of Insurance in the Declarations.
13. Reserved For Future Use
14. Spoilage Coverage - Perishable Farm Personal Property
 - a. If Coverage E - Scheduled Farm Personal Property is provided, direct damage coverage may be extended for spoilage of perishable farm personal property caused by one or both of the following:
 - (1) Breakdown or contamination, meaning change in temperature or humidity resulting from mechanical breakdown or mechanical failure of equipment, or contamination of perishable farm personal property by a refrigerant.
 - (2) Public Power Outage, meaning change in temperature or humidity resulting from failure of public power.
 - b. Form Use Endorsement **FP 04 24** Spoilage Coverage - Perishable Farm Personal Property.

FARMOWNERS POLICY PROGRAM MANUAL

GENERAL RULES

c. Rules

- (1) Schedule. Indicate the following in the schedule of Endorsement **FP 04 24** or in the Declarations:
 - (a) The Covered Causes of Loss: Breakdown or Contamination, Public Power Outage, or both, depending on the coverage desired.
 - (b) The applicable limit of insurance for Spoilage Coverage - Perishable Farm Personal Property.
 - (c) Refrigeration Maintenance Agreement(s), if applicable. This condition may apply when:
 - (i) Breakdown or Contamination is a Covered Cause of Loss in the endorsement;
 - (ii) An acceptable agreement is provided on refrigeration equipment at the insured location; and
 - (iii) Rating consideration is given in recognition of the maintenance agreement.
 - (d) Refrigeration Back-Up System Warranty, if applicable. This condition may apply when:
 - (i) Public Power Outage is a Covered Cause of Loss in the endorsement;
 - (ii) Semen is described as covered perishable farm personal property in the Schedule; and
 - (iii) A refrigeration back-up system is provided for the preservation of semen at the insured location. This warranty must include one of the following conditions on the insured location, at all times:
 - (a) (1) Functioning power failure alarm system;
 - (2) Functioning auxiliary generator; and
 - (3) Caretaker,
 or,
 - (b) (1) Functioning power failure alarm system; and
 - (2) Functioning automatic starting auxiliary generator; and
 - (iv) Rating consideration is given in recognition of the refrigeration backup system warranty.
 - (e) Selling Price option, if applicable.

Note: The Selling Price option applies to perishable farm personal property sold for other than commodity or contract price.

- (2) Blanket Insurance. Do not write insurance on a blanket basis.
- (3) Deductible. \$500 minimum.
- (4) Maximum Limit of insurance. \$50,000 per location.

d. Premium Determination:

- (1) Classification. Use the following to determine the classification of types of perishable farm personal property. (Perishable farm personal property does not include animals which are killed as a result of a covered cause of loss: Breakdown or Contamination and/or Public Power Outage.)

Class 1	Class 2	Class 3
Apples	Blood and Plasma	Berries and Grapes
Citrus Fruits	Dairy Products	Cut Flowers
Vegetables – Root Variety	excluding Ice Cream	Fish
Potatoes	Drugs including Medicines and Vitamins	Fertilized Eggs
	Meat	Milk
	Melons	Rooted / Potted Plants
	Peaches, Pears and Plums	Semen
	Poultry	Vegetables – Leaf Variety
	Vegetables excluding Root and Leaf Varieties and Potatoes	

- (2) Rates:
Charge the following per \$100 of insurance as applicable:

Class	(A)	(B)	Both (A) , (B)
1	\$1.75 +	\$0.35	\$1.85
2	2.00 +	0.40	2.10
3	2.60 ++	0.45	2.70

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FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

- (A) = Breakdown / Contamination only
- (B) = Public Power Outage only
- + Deduct \$0.50 from rate if Refrigeration Maintenance Agreement is applicable
- ++ Deduct \$0.85 from rate if Refrigeration Maintenance Agreement is applicable

If Selling Price is indicated in the Schedule, multiply the applicable rate(s) by 1.40.

If the Refrigeration Back-up System Warranty (Semen) is indicated in the Schedule, multiply the Public Power Outage rate by .75.

15. Borrowed Farm Equipment

- a. If the policy includes Coverage E and/or Coverage F, it can be endorsed to provide \$50,000 blanket coverage on borrowed (leased or rented) farm machinery, vehicles and equipment for a limited period of time. Coverage on such property applies to the extent that the property is not covered under another Coverage Form or policy of the insured. Maximum 30 day coverage will apply per item. Broadest cause of loss under Coverages E or F will apply.
- b. Form: Use Endorsement **FP 04 23** Borrowed Farm Equipment.
- c. Premium Determination - Refer to state rate pages.

16. Peak Season - Farm Personal Property

- a. Limits of insurance under Coverages E and F may be increased for a selected, specified period of time.
- b. Calculate the additional premium at pro rata of the applicable Coverage E or F rate for the period of time during which the increased limit of insurance applies.
- c. Form: Use Endorsement **FP 12 29** Peak Season.

17. Foreign Objects in Machinery

- a. Coverage may be provided on items of farm machinery, vehicles and equipment specifically described in the Coverage E Declarations, for special causes of loss, subject to the following:
 - (1) The Declarations must indicate whether coverage applies to a particular item;
 - (2) The Limit of Insurance for each covered item must reflect the full value of the item;
 - (3) Use Endorsement **FP 04 20** Foreign Objects in Machinery.
- b. Premium Computation:
Compute the additional premium for **FP 04 20** by multiplying the Coverage E premium for each covered item by .10.

18. Reserved For Future Use

19. Debris Removal Additional Limit of Insurance

- a. The Farm Property Coverage Form provides an additional limit for debris removal equal to 5% of the applicable limit of insurance. Under Endorsement **FP 04 21**, an additional amount of insurance (specific dollar amount) may be purchased, to apply when recovery under the Farm Property Coverage Form is exhausted.
- b. Form: Use Endorsement **FP 04 21** Debris Removal Increased Limit of Insurance.
- c. For each location indicated in the Schedule of **FP 04 21**: Multiply the Coverage G – Other Structures, Class 263, Broad form rate by 0.50. Multiply the resulting rate by the selected amount of insurance.

FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

20. Coverage E or F - Cost of Restoring Farm Operations Records - Increased Limit
The Farm Property Coverage Form includes a \$2,000 limit for the cost of restoring farm operations records. This \$2,000 may be increased; enter the revised Limit of Insurance in the Declarations.
Compute the premium by multiplying the limit of insurance in excess of \$2,000 (in thousands) by the Coverage E Farm personal property rate shown in the state rate pages.
21. Grain Under Government Seal
- a. Grain which has been pledged as collateral for a loan issued by the Commodity Credit Corporation (CCC) of the U.S. Department of Agriculture (USDA), may be covered on a scheduled basis.
Use Endorsement **FP 04 27** Grain Under Government Seal.
 - b. For each item of the Schedule of **FP 04 27**, indicate the Covered Causes of Loss (Basic, Broad or Special), the applicable Limit of Insurance, and the amount of the CCC/USDA loan.
If coverage is written for the full value of the mortgaged grain (loan value plus amount by which actual cash value exceeds the loan value), select the Limit of Insurance accordingly.
 - c. The endorsement provides coverage on an excess basis and does not provide insurance for the benefit of the CCC/USDA.
 - d. Refer to the state rate pages for the appropriate Coverage E rate.
22. Actual Cash Value - Dwellings and Appurtenant Private Structures
- a. This option is available for specified tenant or owner-occupied dwellings. The endorsement provides for actual cash value loss valuation instead of replacement cost applicable to specified dwelling(s) and their appurtenant private structures.
 - b. Form: Use Endorsement **FP 12 10** Actual Cash Value - Dwellings and Appurtenant Private Structures, with Coverage Form **FP 00 10** Farm Property Coverage Form.
In the Schedule of **FP 12 10**, identify the dwelling(s) subject to actual cash value loss valuation.
 - c. There is no charge for Endorsement **FP 12 10**.
23. Builders' Risk Theft (Applies to Dwelling Risks Only)
Covers plumbing, heating, building materials and equipment and light fixtures as are usual to the construction of a dwelling, against loss by theft. The minimum premium shall be \$25. Refer to the state rate pages for the appropriate rate.
Form: Use Endorsement **F-070** Builders Risk Theft, and Endorsement **F-004** Provisional Limit for Building(s) Under Construction.
24. Sump Overflow and Water Backup From Sewers or Drains – Coverages A, B, C and D
- a. A policy may be endorsed to provide coverage for loss or damage resulting from water which backs up through sewers or drains or which overflows from a sump. The maximum limit of insurance for this coverage is \$10,000. A deductible of \$500 applies.
 - b. Form: Use Endorsement **FP 04 02C** – Sump Overflow and Water Backup From Sewers or Drains – Coverage A, B, C and D.
 - c. Rate: \$50 per policy.
25. Companion Policy Discount
If the named insured is also a named insured on an in-force Cameron Mutual or Cameron National Personal Auto or Commercial Auto policy, multiply the total Farmowner Policy premium by 0.90 (a 10% credit).

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

37. FARM LIABILITY COVERAGE

A. Description of Coverage and Basic Forms Applicable

1. This standard coverage form provides the following coverages against claims in conjunction with the insured's farming operations and personal activities on an occurrence basis:
 - a. Bodily injury and property damage (Coverage H);
 - b. Personal injury and advertising injury (Coverage I); and
 - c. Medical payments (Coverage J).
2.
 - a. Use Coverage Form **FL 00 20** Farm Liability Coverage Form;
 - b. Attach Broad Form Nuclear Exclusion Endorsement **IL 00 21**;
 - c. Attach Limited Farm Pollution Liability Coverage Endorsement **FL 04 03**.
Endorsement **FL 04 03** provides coverage for certain pollution incidents involving smoke or farm chemicals, liquids or gases usual to agricultural operations. Incidents off the insured location are covered only if they are sudden, accidental and take place while the substances are in storage or being transported.

B. Mandatory Coverages

Coverage must be provided, and the appropriate charges made, for the following exposures:

1. All farm premises (with or without residence) and all non-farm residence premises, maintained by the named insured or spouse (initial and additional premises);
2. Residence employees in excess of two employees.

C. Eligibility

The farm liability coverage cannot be written for:

1.
 - a. Farms owned or controlled by food manufacturers or processors and operated principally for the purpose of supplying the manufacturing or processing operations, whether or not such operations are on the farm premises.
 - b. Farms where the principal purpose is to operate freezing or dehydrating plants or poultry factories.
2. Farms with farm dwellings with more than ten (10) families;
3. Farms on which farm dwellings are used for business purposes other than permitted incidental occupancies;
4. Workers' compensation coverage.

D. Manual Rates

1. Manual rates are shown in the state rate pages opposite the identifying code number of the classification.
2. Basic limits
 - a. Manual rates are shown at the following limits:
 - (1) \$100,000 each occurrence for bodily injury and property damage liability. Subject to this limit;
 - (a) \$50,000 per fire for fire damage.
 - (b) \$5,000 per person for medical payments;
 - (2) \$100,000 per person or organization for personal injury or advertising injury liability.
 - (3) The limits provided under (1) and (2) above are subject to a \$200,000 General Aggregate Limit.
 - b. The General Aggregate Limit applies separately to each year of the policy.
3. Optional Limits:
 - a. Increased and decreased limits premiums for liability coverage are found in the state rate pages.
 - b. The basic medical payments limit does NOT increase with the increase in liability limits.

E. Premium Computation

1. Determine the base premium in accordance with 37.F.
2. For each additional mandatory or optional coverage applicable to the farm being insured, secure the premium from the state rate pages.

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

F. Base Premium

1. The rate is based on the acreage of all premises that are subject to rule **37.B.**, Mandatory Coverages.
Note: If a farm maintained by a resident of the named insured's household is covered under the policy, include this farm in the acreage computation.
(However, the premium developed from this rate does **not** constitute the entire premium for the mandatory coverages. Refer to rules G., H., J.2., J.3., J.4., and K.1., below, for other charges for the mandatory coverages.)
2. Use state rate pages for rates; exposure basis is acreage.
3. Use:
 - a. Code 01906 for 500 or fewer acres.
 - b. Code 01907 for over 500 acres, but not more than 1,000 acres.
 - c. Code 01908 for over 1,000 acres, but not more than 1,500 acres.
 - d. Code 01909 for over 1,500 acres, but not more than 2,000 acres.
 - e. Code 01910 for over 2,000 acres, but not more than 2,500 acres.
 - f. Code 01911 for over 2,500 acres, but not more than 3,000 acres.
 - g. Code 01912 for over 3,000 acres.

G. Incidental Business Liability Activities:

The Farm Liability Coverage form excludes business activities, but there are certain activities that are eligible for coverage. Use **FL 04 43** (Business Activities endorsement) for the eligible classes listed below. Use Code 05123 and rates in the State Rate Pages. Guidelines for eligibility are as follows:

1. Receipts must not exceed \$20,000.
2. There can be no employees.
3. No processing of food items.
4. No fabrication or manufacturing; e.g. a metal shop, auto repair, small engine repair and appliance repair.
5. No farm entertainment activities; e.g. hay rides, petting zoos and corn mazes.
6. No rental of equipment or tools to others.

Only the following classes are eligible, and all classes include Products and Completed Work:

1. Beauty/Barber shops; no tanning beds allowed.
2. Cell Towers or Wind Generators on premises; secure a copy of the written agreement. The owner of the tower cannot transfer liability to our insured.
3. Crafts; e.g. ceramics, quilting and woodcrafting.
4. Lawn mowing, provided they do not apply chemicals or do landscaping.
5. Retail Operators; e.g. Tupperware, Mary Kay, Pampered Chef, antiques, firewood and selling pets.
6. Office.
7. Seed Sales; eligibility will be based on commission instead of receipts.
8. Call your underwriter if you have a risk that is not listed, but you feel is eligible for coverage.

H. Multi-family Dwelling

1. If a farm or residence premises, maintained by the named insured, spouse, or resident of the named insured's household, contains a more-than-one-family (up to four families) dwelling, the following apply.
2. Refer to the state rate pages. Exposure basis is each farm or residence premises. (The exposure basis does **not** reflect the number of family units.)
3. Use Code 05113 for two, three or four family dwelling.

I. Additional Insureds

1. Use Endorsement **FL 04 50** Additional Insured - Farm Liability and enter the required information in its Schedule, to add any of the following as an insured under the Farm Liability Coverage Form. Coverage is defined and limited by the provisions of **FL 04 50**; refer to the Endorsement for further detail.
 - a. No Additional Charge
 - (1) Person or organization from whom the insured leases land:
The land must not contain buildings or other structures and must qualify as an insured location in accordance with the definition in coverage Form **FL 00 20** Farm Liability Coverage;
 - (2) Person or organization that exercises financial control over the insured;
 - (3) Non-resident co-owner of a non-farm initial or additional residence.
 - b. Additional Premium Charge
 - (1) Person or organization (or their real estate manager) from whom the insured leases farm premises including buildings or other structures.
Refer to the state rate pages for rating.

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

- d. Use Code 05117 for one to four family dwelling.

K. Employers Liability and Employees Medical Payments

- 1. Residence Employees
 - a. This classification provides employers liability, including employees medical payments, because of bodily injury to a residence employee of the insured or spouse. It does not cover those for whom the insured has a policy providing workers compensation or occupational disease benefits. Also, it does not cover those to whom benefits are in whole or in part either payable or required to be provided under any workers compensation or occupational disease law.
 - b. A charge applies for each residence employee in **excess of two**. The basic charge contemplates liability and \$1,000 medical payments. See state rate pages; code 01415.
 - c. To increase the medical payments limit, up to \$5,000, use state rates. The rate applies per each residence employee, based on the total number.
 - d. Designated residence employees of a designated insured may be **excluded** from coverage, by using Endorsement **FL 10 10** Liability Exclusion - Employees of Designated Insureds.
- 2. Farm Employees
 - a. Coverage may be provided for farm employers liability and farm employees medical payments. Designated employees may be excluded with respect to liability and medical payments coverage.
 - b. Form: Use Endorsement **FL 04 65** Farm Employers Liability and Farm Employees Medical Payment Insurance.
 - c. Limits of insurance under **FL 04 65** are independent of those for coverages H, I and J, and are not subject to the General Aggregate Limit.
 - d. A full-time farm employee is one employed for a period of 180 days or more per year. A part-time farm employee is one employed for any period less than 180 days per year.
 - e. One part-time farm employee is included in the base liability premium. Coverage must be purchased for each full-time and each additional part-time farm employee.
 - f. Use rates from state rate pages.
 - g. Use code 01350 for full-time employees and 01351 for part-time employees.

L. Snowmobiles

- 1. This classification:
 - a. Applies to snowmobiles owned by the insured.
 - b. Does not apply to any snowmobile;
 - (1) Subject to motor vehicle registration or while used to carry persons for a charge; or
 - (2) While rented to others or while operated in any prearranged racing, organized racing, speed contest or other competition.
- 2. Refer to state rate pages; exposure basis is each snowmobile.
- 3. Use Endorsement **FL 04 71**.
- 4. Use code 07990.

M. Watercraft

- 1. This classification applies to private passenger watercraft, other than boats included in the Farm Liability Coverage Form. This classification excludes:
 - a. Watercraft while used to carry persons for a charge or while rented to others;
 - b. Bodily injury to any employee of the insured, while engaged in the employment of the insured, if such employee's principal duties are in connection with the maintenance or use of the watercraft; and
 - c. Boats not described below.
- 2. Exposure basis is each watercraft. Use state rate pages for rates.
- 3. Coverage must be written to the expiration of the policy. It is permissible, however, to stipulate for any watercraft eligible under this rule, the navigational period for each year. Premium is to be adjusted on a pro rata basis.

FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES

O. Additional Liability Classes

1. Custom farming
 - a. This classification applies to farming operations performed by the insured for others for a charge under contract or agreement. The Farm Liability Coverage Form includes coverage for liability from custom farming to the extent of the first \$2,000 of the insured's receipts. Paragraphs **b.** and **c.** provide for coverage beyond the first \$2,000.
 - b. Refer to state rate pages for rates; exposure basis is per \$1,000 of receipts over \$2,000.
 - c. Ineligible risks:
 - (1) Operations that go beyond a 50 mile radius.
 - (2) Custom application of fertilizer.
 - (3) Custom spraying.
 - d. Use Endorsement **FL 04 69**.
 - e. Use code 07106.
2. Farm stands
 - a. This classification applies to roadside stands maintained solely for the sale of farm products principally produced on the insured farm.
 - b. Refer to state pages for rates. Exposure basis is per \$1,000 of gross sales.
 - c. Use code 01235.

P. All-Terrain Vehicles

1. This rule applies to all Farm Liability and Farmowners policies.
2. An absolute exclusion for All-Terrain vehicles (ATV's) will be applied to all policies (**IL 21 87C**).
3. Limited ATV Coverage may be purchased with an optional endorsement (**IL 24 99C**). This endorsement affords coverage for ATV's both on- and off-premises for Bodily Injury, Property Damage and Medical Payments. The ATV Coverage does not provide passenger coverage, Uninsured/Underinsured Motorist coverage or any Physical Damage coverage. Coverage under this endorsement applies automatically to all owned ATV's that meet the definition of an ATV.
4. For the purposes of both the absolute exclusion (**IL 21 87C**) and the limited ATV coverage endorsement (**IL 24 99C**), the definition of an ATV is any vehicle designed to be utilized primarily off the road, with three or more tires, handle bars for steering, and a seat that is straddled by the operator of the ATV. Three-wheeled ATV's are NOT acceptable.
5. Eligibility:
 - a. ATV(s) must be primarily used in conjunction with the farming operation; and,
 - b. ATV(s) must have four or more wheels (three-wheeled ATV's are not eligible); and,
 - c. Policies with more than two ATV's are not eligible for coverage; and
 - d. High performance/racing types of ATV's are not eligible. Only utility type models are eligible (i.e. equipped with a utility rack and hitch).
 - e. Minimum age to operate a covered ATV is 16 years old, unless they are under the direct supervision of a parent, guardian, or an adult authorized to supervise by the parent or guardian.
 - f. Cannot be licensed for road use.
6. Refer to state pages for rates. Exposure base is per policy.
7. Use Code 07795.

Q. Agricultural Chemicals Limited Liability Endorsement

1. Farm Liability and Farmowners policy may be endorsed to extend Coverage H – Liability to include the following limited coverage for spray drift of agricultural chemicals and the discharge, dispersal, spill, release, or escape of agricultural chemicals (not including those applied by aircraft).
 - a. limited coverage for Spray Drift of Agricultural Chemicals up to \$300,000 on a policy year aggregate limit; and
 - b. limited coverage for Discharge, Dispersal, Spill, Release, or Escape of Agricultural Chemicals up to \$100,000 on a policy year aggregate limit.
2. This coverage is limited to damages for physical injury to tangible property.
3. The annual premium for this endorsement is \$60. Exposure base is per policy.
4. Use Agricultural Chemicals Limited Liability Endorsement **FL 04 99C**.
5. Use Code 07200.

**FARMOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

R. Livestock and Poultry Liability Exclusion and associated credit

1. A 10% credit (applied to the Liability and Medical Payments Acreage premium only) is available if the policy excludes Liability and Medical Payments coverage for Livestock and Poultry at the named insured's request.
2. Named insured must sign either the application or a request for change form in order to receive the credit.
3. Use state rate pages for rates; exposure basis is acreage.
4. Use:
 - a. Code 02906 for 500 or fewer acres.
 - b. Code 02907 for over 500 acres, but not more than 1,000 acres.
 - c. Code 02908 for over 1,000 acres, but not more than 1,500 acres.
 - d. Code 02909 for over 1,500 acres, but not more than 2,000 acres.
 - e. Code 02910 for over 2,000 acres, but not more than 2,500 acres.
 - f. Code 02911 for over 2,500 acres, but not more than 3,000 acres.
 - g. Code 02912 for over 3,000 acres.
5. Attach **FL 10 99C** – Livestock and Poultry Liability Exclusion.

S. Leasing/Renting Land to Others for Hunting

Leasing land to others would be considered a business activity that is excluded under the Farm Liability Coverage form. Insureds may secure protection for this exposure by endorsing the Business Activities endorsement (**FL 04 43**). Use Code 05124 and rates in the State Rate Pages.

- a. Our insured and their customer act as a landlord and tenant. Responsibility and control of the land are shifted to the tenant.
- b. Receipts are less than \$5,000/year.
- c. No guide service or stocking of game provided.
- d. No food or lodging provided.
- e. No firearms or ammunition provided.

(THIS IS THE LAST FO-GR PAGE)

FARMOWNERS POLICY PROGRAM MANUAL

ARKANSAS EXCEPTIONS PAGE

ADDITIONAL RULE

Attach the following endorsement forms to all policies:

- FL 04 67** Arkansas Changes – Farm Employers Liability and Farm Employees Medical Payments Insurance
(Endorsement FL 04 67 replaces all references to Endorsement FL 04 65 in General Rule **37.K.2.**)
- IL 01 63** Arkansas Changes
- IL 02 31** Arkansas Changes – Cancellation and Nonrenewal
- IL 21 81** Absolute Exclusion – Asbestos and Silica
- IL 21 99** Arkansas Personal Lines (Including Farm) Fungus (Including Mold) and Bacteria Amendatory Endorsement

RULE 30. TERRITORY DEFINITIONS

- Territory 1 – Baxter, Benton, Boone, Carroll, Cleburne, Conway, Crawford, Faulkner, Franklin, Fulton, Independence, Izard, Johnson, Logan, Madison, Marion, Newton, Perry, Search, Sebastian, Sharp, Stone, Van Buren, and Washington Counties.
- Territory 2 – Arkansas, Ashley, Bradley, Calhoun, Chicot, Clark, Cleveland, Columbia, Dallas, Desha, Drew, Garland, Grant, Hempstead, Hot Spring, Howard, Jefferson, Lafayette, Lincoln, Little River, Miller, Montgomery, Nevada, Ouachita, Pike, Polk, Pope, Pulaski, Saline, Scott, Sevier, Union, and Yell Counties.
- Territory 3 – Clay, Craighead, Crittenden, Cross, Greene, Jackson, Lawrence, Lee, Lonoke, Mississippi, Monroe, Phillips, Poinsett, Prairie, Randolph, St. Francis, White, and Woodruff Counties.

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 1 - \$500 Deductible

Coverage A Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	231	255	282	342	462	649	927	278	290	324	381	469	744	1,066
15,000 *	238	262	291	352	475	669	955	287	299	334	392	483	766	1,098
20,000 *	245	270	300	363	490	689	984	295	308	344	404	498	789	1,131
25,000 *	248	273	302	366	494	695	993	298	310	347	407	502	796	1,141
30,000 *	250	275	305	369	498	700	1,001	300	313	350	411	506	803	1,150
35,000 *	260	287	318	385	520	731	1,044	313	326	365	428	528	838	1,200
40,000 *	271	299	332	402	542	762	1,088	327	340	380	447	550	873	1,251
45,000 *	278	306	339	411	555	780	1,114	334	348	389	457	564	894	1,281
50,000 *	284	313	347	420	567	797	1,139	342	356	398	467	576	914	1,309
55,000 *	294	324	359	435	587	826	1,180	354	369	412	484	597	946	1,356
60,000 *	304	335	372	450	607	854	1,220	366	381	426	501	617	979	1,402
65,000 *	322	355	393	476	643	904	1,291	387	404	451	530	653	1,036	1,484
70,000 *	340	374	415	503	678	954	1,362	409	426	476	559	689	1,093	1,566
75,000 *	363	400	443	537	724	1,018	1,455	436	455	508	597	736	1,167	1,672
80,000	386	425	471	570	769	1,082	1,546	464	483	540	634	782	1,240	1,777
85,000	402	443	491	595	803	1,129	1,613	484	504	564	662	816	1,294	1,854
90,000	418	461	511	619	834	1,174	1,676	503	524	586	688	848	1,345	1,927
95,000	439	484	536	650	876	1,233	1,761	528	551	615	723	891	1,413	2,024
100,000	460	506	562	680	918	1,290	1,844	553	576	644	756	932	1,479	2,119
105,000	482	530	588	712	961	1,351	1,931	579	604	675	792	976	1,549	2,219
110,000	503	554	614	744	1,003	1,411	2,016	605	630	704	827	1,019	1,617	2,317
115,000	523	576	639	774	1,044	1,468	2,098	629	656	733	861	1,061	1,683	2,411
120,000	543	598	663	803	1,084	1,524	2,178	653	681	761	894	1,101	1,747	2,503
125,000	564	621	688	834	1,125	1,582	2,260	678	707	790	927	1,143	1,813	2,598
130,000	584	643	713	864	1,165	1,639	2,341	702	732	818	961	1,184	1,878	2,691
135,000	602	663	735	891	1,202	1,690	2,414	724	755	844	991	1,221	1,937	2,775
140,000	620	683	757	917	1,237	1,740	2,486	746	777	869	1,020	1,257	1,994	2,857
145,000	637	702	778	942	1,271	1,788	2,554	766	799	893	1,048	1,292	2,049	2,936
150,000	653	720	798	967	1,304	1,834	2,620	786	819	915	1,075	1,325	2,102	3,011
155,000	671	739	819	992	1,338	1,882	2,688	806	840	939	1,103	1,360	2,157	3,090
160,000	687	757	840	1,017	1,372	1,929	2,756	827	862	963	1,131	1,394	2,211	3,168
165,000	704	775	859	1,041	1,404	1,975	2,821	846	882	986	1,158	1,427	2,264	3,243
170,000	720	793	879	1,064	1,436	2,019	2,885	865	902	1,008	1,184	1,459	2,315	3,316
175,000	735	810	898	1,088	1,467	2,063	2,948	884	922	1,030	1,210	1,491	2,365	3,388
180,000	750	826	916	1,110	1,497	2,106	3,008	903	941	1,051	1,235	1,522	2,414	3,458
185,000	765	843	934	1,132	1,527	2,147	3,068	920	959	1,072	1,259	1,551	2,461	3,526
190,000	779	858	952	1,153	1,555	2,187	3,124	937	977	1,092	1,282	1,580	2,507	3,591
195,000	793	874	969	1,174	1,583	2,227	3,181	954	994	1,111	1,305	1,609	2,552	3,656
200,000	807	888	985	1,193	1,609	2,264	3,234	970	1,011	1,130	1,327	1,635	2,594	3,717
205,000	820	903	1,001	1,213	1,636	2,301	3,287	986	1,028	1,149	1,349	1,662	2,637	3,778
210,000	833	917	1,017	1,232	1,661	2,337	3,338	1,001	1,044	1,166	1,370	1,688	2,678	3,837
215,000	845	931	1,032	1,250	1,686	2,371	3,388	1,016	1,059	1,184	1,390	1,713	2,718	3,894
220,000	857	944	1,046	1,267	1,709	2,404	3,435	1,030	1,074	1,200	1,409	1,737	2,756	3,948
225,000	868	956	1,060	1,284	1,732	2,437	3,481	1,044	1,088	1,216	1,428	1,760	2,793	4,001
230,000	880	969	1,074	1,301	1,755	2,468	3,526	1,058	1,102	1,232	1,447	1,783	2,829	4,053
235,000	890	981	1,087	1,317	1,777	2,499	3,570	1,071	1,116	1,247	1,465	1,805	2,864	4,103
240,000	901	992	1,100	1,332	1,797	2,527	3,611	1,083	1,129	1,262	1,482	1,826	2,897	4,150
245,000	910	1,003	1,112	1,347	1,816	2,555	3,650	1,095	1,141	1,275	1,498	1,846	2,928	4,195
250,000	920	1,013	1,124	1,361	1,836	2,582	3,689	1,107	1,153	1,289	1,514	1,866	2,960	4,240
Each Add'l \$1,000	3.75	4.13	4.58	5.55	7.49	10.53	15.04	4.51	4.70	5.26	6.17	7.61	12.07	17.29

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900.

Form 2 premium: multiply Form 3 premium by 0.950.

For Replacement Cost on Coverage C, multiply premium by 1.10

Type 2 premium: multiply Type 1 premium by 1.250.

Type 3 premium: multiply Type 1 premium by 1.500.

To delete Coverage C, multiply premium by 0.75

(Rev.) 12-01-2007

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 2 - \$500 Deductible

Coverage A														
Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	278	306	340	412	555	781	1,115	335	349	390	458	564	895	1,282
15,000 *	287	316	350	424	572	804	1,149	345	359	402	472	581	922	1,321
20,000 *	295	325	361	437	589	829	1,184	355	370	414	486	599	950	1,361
25,000 *	298	328	364	441	595	836	1,195	358	373	417	490	604	958	1,373
30,000 *	300	331	366	444	599	842	1,203	361	376	420	494	609	965	1,383
35,000 *	313	345	383	464	625	879	1,256	377	393	439	516	635	1,008	1,444
40,000 *	327	360	399	483	652	917	1,309	393	409	458	537	662	1,050	1,505
45,000 *	334	368	408	495	667	938	1,341	402	419	468	550	678	1,076	1,541
50,000 *	342	376	417	506	682	959	1,370	411	428	479	562	693	1,099	1,575
55,000 *	354	390	432	524	707	994	1,420	426	444	496	583	718	1,139	1,632
60,000 *	366	403	447	542	730	1,027	1,468	440	459	513	602	742	1,178	1,687
65,000 *	388	427	473	573	773	1,088	1,554	466	486	543	638	786	1,247	1,786
70,000 *	409	450	499	605	816	1,147	1,639	492	512	573	673	829	1,315	1,884
75,000 *	437	481	533	646	871	1,225	1,750	525	547	612	718	885	1,404	2,012
80,000	464	511	567	686	926	1,302	1,860	558	582	650	763	941	1,492	2,138
85,000	484	533	591	716	966	1,358	1,940	582	607	678	796	981	1,557	2,230
90,000	503	554	614	744	1,004	1,412	2,017	605	630	705	828	1,020	1,618	2,318
95,000	529	582	646	782	1,055	1,484	2,119	636	663	741	870	1,072	1,700	2,436
100,000	553	609	676	819	1,104	1,553	2,219	666	694	775	910	1,122	1,780	2,550
105,000	579	638	708	857	1,156	1,626	2,323	697	726	812	953	1,175	1,864	2,670
110,000	605	666	739	895	1,207	1,698	2,426	728	758	848	995	1,227	1,946	2,788
115,000	630	693	769	931	1,256	1,767	2,524	757	789	882	1,036	1,276	2,025	2,901
120,000	654	720	798	967	1,304	1,834	2,620	786	819	916	1,075	1,325	2,102	3,012
125,000	679	747	829	1,004	1,354	1,904	2,720	816	851	951	1,116	1,376	2,183	3,127
130,000	703	774	858	1,039	1,402	1,972	2,817	845	881	984	1,156	1,425	2,260	3,238
135,000	725	798	885	1,072	1,446	2,033	2,905	871	908	1,015	1,192	1,469	2,331	3,339
140,000	746	821	911	1,103	1,488	2,093	2,990	897	935	1,045	1,227	1,512	2,399	3,437
145,000	766	844	936	1,134	1,529	2,151	3,073	922	961	1,074	1,261	1,554	2,465	3,532
150,000	786	866	960	1,163	1,569	2,206	3,152	946	985	1,101	1,293	1,594	2,529	3,623
155,000	807	889	985	1,193	1,610	2,264	3,235	970	1,011	1,130	1,327	1,636	2,595	3,718
160,000	827	911	1,010	1,224	1,651	2,322	3,316	995	1,037	1,159	1,361	1,677	2,661	3,812
165,000	847	933	1,034	1,253	1,690	2,376	3,395	1,018	1,061	1,186	1,393	1,717	2,724	3,902
170,000	866	954	1,057	1,281	1,728	2,430	3,471	1,041	1,085	1,213	1,424	1,756	2,785	3,990
175,000	884	974	1,080	1,308	1,765	2,482	3,546	1,064	1,109	1,239	1,455	1,793	2,845	4,076
180,000	903	994	1,103	1,336	1,802	2,534	3,620	1,086	1,132	1,265	1,485	1,831	2,904	4,161
185,000	921	1,014	1,124	1,362	1,837	2,584	3,691	1,107	1,154	1,290	1,515	1,867	2,962	4,243
190,000	938	1,033	1,145	1,387	1,871	2,631	3,759	1,128	1,175	1,314	1,543	1,901	3,016	4,321
195,000	955	1,051	1,166	1,412	1,905	2,679	3,827	1,148	1,197	1,337	1,570	1,936	3,071	4,399
200,000	971	1,069	1,185	1,436	1,937	2,724	3,892	1,167	1,217	1,360	1,597	1,968	3,122	4,473
205,000	986	1,086	1,205	1,459	1,968	2,769	3,955	1,187	1,237	1,382	1,623	2,000	3,173	4,546
210,000	1,002	1,103	1,224	1,482	1,999	2,812	4,017	1,205	1,256	1,404	1,648	2,031	3,223	4,617
215,000	1,017	1,120	1,242	1,504	2,029	2,853	4,076	1,223	1,274	1,424	1,673	2,061	3,270	4,685
220,000	1,031	1,135	1,259	1,525	2,057	2,893	4,133	1,240	1,292	1,444	1,696	2,090	3,316	4,751
225,000	1,045	1,151	1,276	1,546	2,085	2,932	4,189	1,257	1,310	1,464	1,719	2,119	3,361	4,815
230,000	1,058	1,166	1,292	1,566	2,112	2,970	4,243	1,273	1,327	1,483	1,741	2,146	3,404	4,877
235,000	1,071	1,180	1,308	1,584	2,137	3,006	4,294	1,288	1,343	1,501	1,762	2,172	3,445	4,936
240,000	1,083	1,193	1,323	1,603	2,162	3,041	4,344	1,303	1,358	1,518	1,783	2,197	3,485	4,993
245,000	1,095	1,206	1,338	1,620	2,186	3,074	4,392	1,318	1,373	1,535	1,802	2,221	3,524	5,048
250,000	1,107	1,219	1,352	1,637	2,209	3,107	4,438	1,331	1,387	1,551	1,821	2,244	3,560	5,101
Each Add'l														
\$1,000	4.51	4.97	5.51	6.68	9.01	12.67	18.10	5.43	5.66	6.32	7.43	9.15	14.52	20.80

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900.

Form 2 premium: multiply Form 3 premium by 0.950.

For Replacement Cost on Coverage C, multiply premium by 1.10

Type 2 premium: multiply Type 1 premium by 1.250.

Type 3 premium: multiply Type 1 premium by 1.500.

To delete Coverage C, multiply premium by 0.75

(Rev.) 12-01-2007

ARKANSAS FARMOWNERS

FORM 3 - TYPE 1 Territory 3 - \$500 Deductible

Coverage A														
Dwelling Amount	Masonry Construction							Frame Construction						
	1-3	4-5	6	7	8	9	10	1-3	4-5	6	7	8	9	10
10,000 *	294	323	359	434	586	824	1,177	353	368	411	483	595	944	1,353
15,000 *	302	333	369	447	604	849	1,213	364	379	424	498	613	973	1,394
20,000 *	312	343	381	461	622	875	1,249	375	391	437	513	632	1,002	1,436
25,000 *	314	346	384	465	627	882	1,261	378	394	440	517	638	1,011	1,449
30,000 *	317	349	387	469	632	889	1,270	381	397	444	521	642	1,019	1,460
35,000 *	331	364	404	489	660	928	1,326	398	415	463	544	671	1,064	1,524
40,000 *	345	380	421	510	688	967	1,382	414	432	483	567	699	1,108	1,588
45,000 *	353	389	431	522	704	990	1,415	424	442	494	580	715	1,135	1,626
50,000 *	361	397	440	534	720	1,012	1,446	434	452	505	593	731	1,160	1,662
55,000 *	374	412	456	553	746	1,049	1,498	449	468	523	615	758	1,202	1,722
60,000 *	386	425	472	571	771	1,084	1,549	465	484	541	635	783	1,242	1,780
65,000 *	409	451	500	605	816	1,148	1,640	492	513	573	673	829	1,316	1,885
70,000 *	431	475	527	638	861	1,211	1,730	519	541	604	710	875	1,388	1,988
75,000 *	461	507	563	681	919	1,293	1,847	554	577	645	758	934	1,482	2,123
80,000	490	539	598	724	977	1,374	1,963	589	614	686	805	993	1,575	2,256
85,000	511	563	624	756	1,019	1,434	2,048	614	640	716	840	1,036	1,643	2,354
90,000	531	585	648	785	1,059	1,490	2,128	638	665	744	873	1,076	1,707	2,446
95,000	558	614	681	825	1,113	1,565	2,236	671	699	781	917	1,131	1,794	2,570
100,000	584	643	713	864	1,165	1,639	2,341	702	732	818	961	1,184	1,878	2,691
105,000	612	674	747	905	1,220	1,716	2,452	735	766	857	1,006	1,240	1,967	2,818
110,000	638	703	780	944	1,274	1,792	2,560	768	800	894	1,050	1,294	2,054	2,942
115,000	664	732	811	983	1,325	1,864	2,663	799	833	931	1,093	1,347	2,137	3,061
120,000	690	760	842	1,020	1,376	1,935	2,765	829	864	966	1,135	1,398	2,218	3,178
125,000	716	788	874	1,059	1,428	2,009	2,870	861	897	1,003	1,178	1,452	2,303	3,299
130,000	741	817	906	1,097	1,480	2,081	2,973	892	929	1,039	1,220	1,503	2,385	3,417
135,000	764	842	934	1,131	1,525	2,146	3,065	920	958	1,071	1,258	1,550	2,459	3,523
140,000	787	867	961	1,164	1,570	2,209	3,155	947	987	1,103	1,295	1,596	2,532	3,627
145,000	809	891	988	1,196	1,614	2,270	3,242	973	1,014	1,133	1,331	1,640	2,601	3,727
150,000	830	914	1,013	1,227	1,655	2,328	3,326	998	1,040	1,162	1,365	1,682	2,668	3,823
155,000	851	938	1,040	1,259	1,699	2,389	3,413	1,024	1,067	1,193	1,401	1,726	2,738	3,923
160,000	873	961	1,066	1,291	1,742	2,449	3,499	1,050	1,094	1,223	1,436	1,770	2,807	4,022
165,000	894	984	1,091	1,322	1,783	2,508	3,583	1,075	1,120	1,252	1,470	1,812	2,874	4,118
170,000	914	1,006	1,116	1,351	1,823	2,564	3,663	1,099	1,145	1,280	1,503	1,852	2,939	4,210
175,000	933	1,028	1,140	1,381	1,862	2,619	3,742	1,123	1,170	1,308	1,535	1,892	3,002	4,301
180,000	953	1,049	1,163	1,409	1,901	2,674	3,819	1,146	1,194	1,335	1,567	1,932	3,064	4,390
185,000	972	1,070	1,186	1,437	1,939	2,726	3,895	1,168	1,218	1,361	1,598	1,970	3,125	4,477
190,000	990	1,090	1,208	1,464	1,974	2,777	3,967	1,190	1,240	1,386	1,628	2,006	3,183	4,560
195,000	1,007	1,109	1,230	1,490	2,010	2,826	4,038	1,211	1,262	1,411	1,657	2,042	3,239	4,641
200,000	1,024	1,128	1,251	1,515	2,044	2,874	4,106	1,232	1,284	1,435	1,685	2,077	3,295	4,720
205,000	1,041	1,146	1,271	1,540	2,077	2,921	4,173	1,252	1,305	1,458	1,713	2,111	3,348	4,797
210,000	1,057	1,164	1,291	1,564	2,110	2,967	4,239	1,272	1,325	1,481	1,739	2,144	3,401	4,872
215,000	1,073	1,182	1,310	1,587	2,141	3,011	4,301	1,290	1,345	1,503	1,765	2,175	3,451	4,944
220,000	1,088	1,198	1,328	1,609	2,171	3,053	4,361	1,308	1,364	1,524	1,790	2,206	3,499	5,013
225,000	1,102	1,214	1,346	1,631	2,200	3,094	4,420	1,326	1,382	1,544	1,814	2,235	3,546	5,080
230,000	1,117	1,230	1,364	1,652	2,228	3,134	4,477	1,343	1,400	1,564	1,837	2,264	3,592	5,146
235,000	1,130	1,245	1,380	1,672	2,255	3,172	4,532	1,360	1,417	1,584	1,860	2,292	3,636	5,209
240,000	1,143	1,259	1,396	1,691	2,281	3,208	4,583	1,375	1,433	1,601	1,881	2,318	3,677	5,268
245,000	1,156	1,273	1,411	1,710	2,306	3,244	4,634	1,390	1,449	1,619	1,901	2,343	3,718	5,326
250,000	1,168	1,287	1,426	1,728	2,331	3,278	4,683	1,405	1,464	1,636	1,922	2,369	3,757	5,383
Each Add'l														
\$1,000	4.76	5.25	5.82	7.05	9.51	13.37	19.10	5.73	5.97	6.67	7.84	9.66	15.32	21.95

* Secondary/Seasonal dwellings only

Form 1 premium: multiply Form 3 premium by 0.900.

Form 2 premium: multiply Form 3 premium by 0.950.

For Replacement Cost on Coverage C, multiply premium by 1.10

Type 2 premium: multiply Type 1 premium by 1.250.

Type 3 premium: multiply Type 1 premium by 1.500.

To delete Coverage C, multiply premium by 0.75

(Rev.) 12-01-2007

ARKANSAS FARMOWNERS
Increased Limits and Optional Coverages
Rates per \$1,000 except where noted

9. Rental To Others - Theft Coverage:

The rate for this coverage is \$20.00.

10. Business Property - Increased Special Limits:

Rate per \$1,000: \$10.00

11. Extra Expense coverage:

Use class 740 - "other farm property - NOC - scheduled" per \$1,000 of coverage.

12. Fences (except field and pasture fences), Corrals, Pens, Chutes, and Feed racks:

Use type 3 Outbuilding rates (Barns and Stables).

13. Portable Buildings and Structures:

Use type 3 Outbuilding rates (Barns and Stables).

14. Private power and light poles and wiring:

Use Coverage G-Other Farm Structures, Class 263.

15. Spoilage Coverage - Perishable Farm Personal Property:

See General Rule 36.D.14.d., General Rules page FO-GR-12 for the premium calculation.

16. Borrowed Farm Equipment:

The rate for this coverage is \$25.00.

17. Foreign Objects in Machinery:

Compute the additional premium for this coverage by multiplying the Coverage E premium for each covered item by 0.10.

18. Debris Removal Increased Limit of Insurance:

Use Coverage G-Other Farm Structures, Class 263, Broad form rate, multiplied by 0.50.

19. Grain Under Government Seal:

Use Coverage E - Grain in Metal or Other Structures rate.

20. Builder's Risk Theft:

Rate per \$1,000 \$10.00 (Subject to a \$25.00 minimum premium.)

ARKANSAS FARMOWNERS
Increased Limits and Optional Coverages

Rates per \$1,000 except where noted

21. Sump Overflow and Water Backup From Sewers Or Drains - Coverages A, B, C, and D

A policy may be endorsed to provide coverage for loss or damage resulting from water which backs up through sewers or drains or which overflows from a sump. The maximum Limit of Insurance for this coverage is **\$10,000**. A deductible of **\$500** applies.

The rate for this coverage is \$50 per policy. Use form **FP 04 02C**.

ARKANSAS FARMOWNERS

Farm Liability

Class Code	Description	Cov H - Bodily Injury/Property Damage Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg	100	200	400	600	800	1,000	
		Occ	50	100	200	300	400	500	
1906	Farm Liab 0-500 acres w/ one part-time Farm Emp.	81	101	124	148	173	197	239	33
2906	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	73	91	112	133	156	177	215	30
1907	Farm Liab 501-1,000 acres w/ one part-time Farm Emp.	91	114	140	167	196	222	269	33
2907	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	82	103	126	150	176	200	242	30
1908	Farm Liab 1,001-1,500 acres w/ one part-time Farm Emp.	102	127	156	186	218	248	300	33
2908	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	92	114	140	167	196	223	270	30
1909	Farm Liab 1,501-2,000 acres w/ one part-time Farm Emp.	114	142	174	208	244	277	336	33
2909	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	103	128	157	187	220	249	302	30
1910	Farm Liab 2,001-2,500 acres w/ one part-time Farm Emp.	124	155	190	227	266	302	366	33
2910	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	112	140	171	204	239	272	329	30
1911	Farm Liab 2,501-3,000 acres w/ one part-time Farm Emp.	134	168	206	246	288	328	397	33
2911	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	121	151	185	221	259	295	357	30
1912	Farm Liab 3,000 + acres w/ one part-time Farm Emp.	145	181	222	265	311	353	428	33
2912	w/ Livestock & Poultry Liability Excl discount - FL 10 99C	131	163	200	239	280	318	385	30
1350	Farm Employee Liability - Full time (180 days or more per year)	44	55	67	81	94	107	130	11
1351	Farm Employee Liability- Part Time (Less than 180 days per year)	19	24	29	35	41	47	57	11
1415	Employers liability & Employees medical payments -residence employees	11	14	17	20	24	27	33	11
1418	Additional farm premises maintained by insured,	48	60	74	88	103	117	142	22
1412	Additional farm premises rented to others	48	60	74	88	103	117	142	22
5113	Two, three, or four family dwelling	22	27	33	40	46	53	64	10
5114	Additional residence premises maintained by insured, spouse or resident of household	22	27	33	40	46	53	64	10
5117	Additional residence rented to others - one to four	38	47	58	69	81	92	111	10

ARKANSAS FARMOWNERS

Farm Liability

Description		Cov H - Bodily Injury/Property Damage Cov I - Personal and Advertising Injury (000s omitted)							Cov J - Medical Payments \$5,000
		Agg	100	200	400	600	800	1,000	
		Occ	50	100	200	300	400	500	
3210	Insureds liability while employed by others in non-farm jobs - business pursuits class "A" *	7	9	11	13	15	18	21	10
3320	Insureds liability while employed by others in non-farm jobs - business pursuits class "B" *	11	14	17	20	24	27	33	10
2995	Insureds liability while employed by others in non-farm jobs - business pursuits class "C" *	22	27	33	40	46	53	64	22
2996	Insureds liability while employed by others in non-farm jobs - business pursuits class "D" *	8	10	12	15	17	20	24	10
2997	Insureds liability while employed by others in non-farm jobs - business pursuits class "E" *	10	13	16	19	22	25	31	N/A
5123	Incidental Business Liability Activities	29	36	44	53	62	70	85	9
5124	Leasing/Renting Land to Others for Hunting	29	36	44	53	62	70	85	9
4122	Additional insureds - resident of household (not included in definition of insured)	24	30	37	44	52	59	71	22
5135	Additional insureds - Partners or Co-owners	38	47	58	69	81	92	111	22
1235	Farm stands (rate per \$1,000 receipts)	0.40	0.50	0.61	0.73	0.86	0.98	1.18	0.33
7106	Custom Farming (rate per \$1,000 receipts)	18.69	23.36	28.64	34.20	40.11	45.55	55.20	3.30
7990	Snowmobile	121	151	185	221	259	294	357	9
7795	All-Terrain Vehicle (no more than two units)	31	39	48	57	67	76	92	1
4601	Watercraft 0-50 hp 0-15 ft	28	35	43	51	60	68	83	18
4602	Watercraft 0-50 hp 16-26 ft	43	54	66	79	93	105	128	22
4603	Watercraft 51-100 hp 0-15 ft	51	64	78	94	110	125	151	21
4604	Watercraft 51-100 hp 16-26 ft	66	83	102	122	143	162	196	30
4605	Watercraft 101-150 hp 0-15 ft	73	91	112	133	156	177	215	25
4606	Watercraft 101-150 hp 16-26 ft	87	109	134	160	187	213	258	33
4608	Watercraft 151-200 hp 16-26 ft	97	121	148	177	208	236	286	63
4621	Watercraft sailboats 26 to 40 ft	154	192	235	281	330	374	454	33

Class "A" - Salesmen, collectors, and messengers, including installation, demonstration or servicing operations.

Class "B" - Clerical office employees, salesmen, collectors and messengers, but no installation, demonstration or servicing operations.

Class "C" - Teachers, athletic, laboratory, manual training, physical training and swimming instructors.

Class "D" - Teachers, not otherwise classified.

Class "E" - Optional coverage for teachers, liability for corporal punishment of pupils.

ARKANSAS FARMOWNERS
Farm Liability

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SERFF Tracking Number:	CMIC-125323519	State:	Arkansas
Filing Company:	Cameron Mutual Insurance Company	State Tracking Number:	EFT \$25
Company Tracking Number:	15725/07/0027		
TOI:	03.0 Personal Farmowners	Sub-TOI:	03.0000 Personal Farmowners
Product Name:	Farmowners		
Project Name/Number:	Rule Revision/15725/07/0027		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	11/07/2007
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Comments:

Attachment:

2007 new AR Trans Filing Form - FO.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Cameron Insurance Companies				Group NAIC #	0532
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Cameron Mutual Insurance Company	Missouri	17525	44-0447850			

5. Company Tracking Number	15725/07/0027
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Elizabeth L. Branum, CPCU 214 Mc Elwain Dr.	Actuarial Analyst	816.632.6511 Ext. 352	816.632.1022	ebranum@cameron-insurance.com
Cameron, MO 64429				
7. Signature of authorized filer				
8. Please print name of authorized filer		Elizabeth L. Branum		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	03.0 Personal Farmowners
10. Sub-Type of Insurance (Sub-TOI)	03.0000 Personal Farmowners
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Farmowners Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 12-01-2007 Renewal: 12-01-2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	November 5, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 15725/07/0027

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Cameron Mutual Insurance Company desires to file changes to its Farmowners Program with an effective date of December 1, 2007 for new and renewal business. Please see the "Filing Description" tab in the SERFF filing for a description of the proposed changes. In addition, the "Summary of Revisions," attached to the Rate/Rule tab, provides a detailed description of each manual page change. The following is a list of manual page changes:

Obsolete Page	Replacement Page
FO-UR-1 (Rev.) 12-01-2002	FO-UR-1 (Rev.) 12-01-2007
FO-UR-2 thru FO-UR-8 (Rev.) 12-01-2004	FO-UR-2 thru FO-UR-8 (Rev.) 12-01-2007
FO-UR-10 (Rev.) 12-01-2004	FO-UR-10 (Rev.) 12-01-2007
FO-GR-Index-1 (Rev.) 12-01-2003	FO-GR-Index-1 (Rev.) 12-01-2007
FO-GR-Index-2 thru FO-GR-Index-5 (Rev.) 12-01-2006	FO-GR-Index-2 thru FO-GR-Index-5 (Rev.) 12-01-2007
FO-GR-2 (Rev.) 11-01-2000	FO-GR-2 (Rev.) 12-01-2007
FO-GR-4 (Rev.) 12-01-2002	FO-GR-4 (Rev.) 12-01-2007
FO-GR-7 (Rev.) 11-01-2000	FO-GR-7 (Rev.) 12-01-2007
FO-GR-13 thru FO-GR-16 (Rev.) 12-01-2006	FO-GR-13 thru FO-GR-16 (Rev.) 12-01-2007
FO-GR-17 thru FO-GR-18 (Rev.) 11-01-2000	FO-GR-17 thru FO-GR-18 (Rev.) 12-01-2007
FO-GR-20 (Rev.) 11-01-2000	FO-GR-20 (Rev.) 12-01-2007
FO-GR-22 thru FO-GR-23 (Rev.) 12-01-2006	FO-GR-22 thru FO-GR-23 (Rev.) 12-01-2007
FO-AR-EX-1 (Rev.) 03-01-2003	FO-AR-EX-1 (Rev.) 12-01-2007
FO-AR-1.1 thru FO-AR-1.3 (Rev.) 12-01-2006	FO-AR-1.1 thru FO-AR-1.3 (Rev.) 12-01-2007
FO-AR-5 (Rev.) 12-01-2002	FO-AR-5 (Rev.) 12-01-2007
FO-AR-6 (Rev.) 12-01-2006	FO-AR-6 (Rev.) 12-01-2007
FO-AR-8 (Rev.) 12-01-2006	FO-AR-8 (Rev.) 12-01-2007
FO-AR-9 (Rev.) 12-01-2004	FO-AR-9 (Rev.) 12-01-2007
FO-AR-10 (Rev.) 12-01-2006	FO-AR-10 (Rev.) 12-01-2007
FO-AR-11 thru FO-AR-12 (Rev.) 12-01-2004	deleted

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: n/a
Amount: n/a

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	15725/07/0027
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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☐ Rate Increase ☐ Rate Decrease x Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
7.	Effective Date of last rate revision	
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	FO-UR-1 thru FO-UR-8 (Rev.) 12-01-2007 FO-UR-10 (Rev.) 12-01-2007 FO-GR-Index-1 thru Index-5 (Rev.) 12-01-2007 FO-GR-2 (Rev.) 12-01-2007	[] New [x] Replacement [] Withdrawn	
02	FO-GR-4 (Rev.) 12-01-2007 FO-GR-7 (Rev.) 12-01-2007 FO-GR-13 thru FO-GR-18 (Rev.) 12-01-2007 FO-GR-20 (Rev.) 12-01-2007	[] New [x] Replacement [] Withdrawn	
03	FO-GR-22 thru FO-GR-23 (Rev.) 12-01-2007 FO-AR-EX-1 (Rev.) 12-01-2007 FO-AR-1.1 thru FO-AR-1.3 (Rev.) 12-01-2007 FO-AR-5 thru FO-AR-6 (Rev.) 12-01-2007 FO-AR-8 thru FO-AR-10 (Rev.) 12-01-2007	[] New [x] Replacement [] Withdrawn	